- 1

In essence, without entry of Applicant's proposed Amendment Under Rule 116 of August 12, 2003, the presently pending claims revert to the Amendment of June 03, 2002. The following amendments are thus based on said pending claims 1-20 of 03 June 2002.

CJ & 1

9

1. (CURRENTLY AMENDED) Apparatus for real estate escrow transactions transfer processes and procedures, comprising:

a computer based automation system, having Internet communications; and components associated with said Internet communications for providing implementation, management implementing, managing, and tracking of the escrow transactions said real estate transfer processes and procedures wherein data and documents for said implementing, managing, and tracking the escrow transactions is are accessible for specific to principals and parties to during said escrow transactions processes and procedures.

14 15 16

(CURRENTLY AMENDED) The apparatus as set forth in claim 1, comprising:
 said components including program modules distributed between principals and parties
to said escrow transactions processes and procedures, providing predetermined party
 associated data entry and access and document access and execution.

19 20 21

 (CURRENTLY AMENDED) The apparatus as set forth in claim 2, comprising: said program modules including security measures providing for a variety of levels for said associated data entry and access to said escrow transactions processes and procedures.

23 24

25

22

4. (CURRENTLY AMENDED) A <u>Web-based</u> client-server computer system for escrow of real estate, comprising:

262728

at least one client module associated with at least one client party for initiating an escrow process with at least one escrow-holder party; and

29

at least one server module associate with the escrow-holder party,

30 31

32

wherein a specific escrow account between said client party and said escrow-holder party is established, maintained, tracked and consummated via said client-server computer system.

1		
2	<b>5</b> .	(ORIGINAL) The system as set forth in claim 4, comprising:
3		on-line entry and transmission of escrow initiation, escrow instructions, escrow status
4	tracking	g, and escrow consummation between the server party and the client party.
5		
6	6.	(ORIGINAL) The system as set forth in claim 4, the at least one server module
7	associa	ated with the escrow party further comprising:
8		on-line entry and transmission of service provider data between the server party and at
9	least o	ne service provider.
10		
11	7.	(ORIGINAL) The system as set forth in claim 4, comprising:
12		computer code providing data security.
13		
14	8.	(ORIGINAL) The system as set forth in claim 4, comprising:
15		computer code providing for digital identity authentication for each party.
16		
17	9.	(CURRENTLY AMENDED) The system as set forth in claim 4, comprising:
M /		digital tracking <del>and transfer of</del> funds or other <u>buyer-seller</u> compensation <del>transfers</del>
197/	through	hout said escrow process and arrangements, and disbursement of said funds or other
20	buyer-s	seller compensation at or after final closing of said escrow process.
21		
22	10.	(ORIGINAL) The system as set forth in claim 4, comprising:
23		tracking of all documentation required and advised for the escrow process.
24		
25	11.	(CURRENTLY AMENDED) Computerized, on-line method for real estate escrow
26	transac	ctions <u>transfer,</u> the method comprising:
27		providing a computer based automation system of components, including components
28	providi	ng implementation, managemen $rac{1}{4}$ , and tracking of the escrow $rac{real\ estate\ transfer\ whereir$
29	data <u>aı</u>	nd documents for implementing, managing, and tracking the escrow transactions is
30	transfe	er are accessible <u>on-line</u> for specific parties to said escrow <u>transfer</u> .
31		
32	12.	(CURRENTLY AMENDED) The method as set forth in claim 11 comprising:

1	distributing said components as computer code modules residing at principals a	nd
2	parties to said escrow <u>transfer</u> for providing <u>party-associated</u> data entry and access.	
3		
4	13. (CURRENTLY AMENDED) The method as set forth in claim 12 comprising:	
5	including security measures providing for a variety of data entry and access leve	els to
6	said escrow data and documents.	
7		
8	14. (ORIGINAL) A <u>computerized</u> process for a computerized <u>on-line</u> real estate es	crow
9	transaction, the process comprising:	
10	providing	
11	escrow account data and electronic documents,	
12	escrow status,	
13	broker status,	
14 X	lender status,	
1	buyer status,	
1,5	seller status, and	
17	vendor status	
18	via a centralized server associated with an escrow officer; and	
19	connecting parties to said computerized <u>on-line real estate</u> escrow transaction u	gnizu
20	multiple computer network access devices via connectivity types which include but are	not
21	limited to wireless, satellite, dial-up, or leased communications.	
22	\!	
23	15. (PREVIOUSLY AMENDED) A system for real-time or near-real-time real estate	escrow
24	transactions processes, procedures and documentation, the system comprising:	
25	on-line Internet communications programs;	
26	associated with said Internet communications programs, appropriate data, elec-	<u>tronic</u>
27	documents, application[[,]] and transactional management network programs, [[;]] and	
28	including supporting network based applications for performing at least one of the	he
29	escrow services selected from a group including [[:]]	
30	receiving and storing escrow instructions upon submission by a party to the esc	row
31	transaction via a computerized communications device;	
32	disseminating instructions to all relevant parties by computer;	
	\	

1	providing escrow documentation;
2	providing escrow documentation approvals;
3	automating order specified services;
4	real-time and near-real-time display of escrow instructions, status, and activity;
5	on-line digital identification authentication;
6	transfer of ownership;
7	closing escrow;
8	releasing of escrow funds; and
9	digital transfer of escrow funds.
0	
1	16. (CURRENTLY AMENDED) A method of doing business in realty using an internet on-
2	line communications, the method comprising:
3	providing an on-line escrow account for parties to a transaction;
4	providing on-line transactional account management services with respect to the on-line
5	escrow account for said parties; and
<b>6</b>	providing secure access to said on-line escrow account limited to the parties and third
í7 <b>\</b>	parties using on-line identification authentication.
8	
19/ \	17. (CURRENTLY AMENDED) A computer memory having a program for real estate
20 \	escrow transactions comprising:
21	program code providing a client-server based automation system for <del>an</del> said real estate
22	escrow transactions;
23	program code providing implementation, management, tracking, electronic
24	documentation, and closing of specific escrow transactions; and
25	program code allowing escrow transaction data access only for specific parties to said
26	escrow transactions.
27	
28	18. (ORIGINAL) The memory as set forth in claim 17 wherein said program code allowing
29 ·	escrow transaction data access only for specific parties to said escrow transaction further
30	comprises:
31	program code for identification\authentication.

32

19. (ORIGINAL) The memory as set forth in claim 17 wherein said program code providing implementation, management, tracking, and closing of specific escrow transactions further comprises:

program code for digital signatures.

20. (ORIGINAL) The memory as set forth in claim 17 comprising:

program code for a method of doing business using an internet, the code including computerized processes for providing an on-line escrow account for parties to a transaction, providing on-line transactional account management services with respect to the on-line escrow account for said parties, and providing secure access to said on-line escrow account limited to the parties and third parties using on-line identification authentication.

system comprising:

means for implementing, managing, and tracking real estate transfer and real estate financing processes and procedures by and among principal parties and their agents; and

means for providing data and documents associated with said implementing, managing, and tracking such that said data and documents are accessible to said principal parties thereto and their agents via the Internet.

20

19

1

2

3

5

6

12

15